

B6 Summary (Official Form 6 - Summary) (12/07)

**United States Bankruptcy Court**  
**District of Nevada**

In re **Keen Ellsworth**

Debtor

Case No. **10-12736**Chapter **7**

**SUMMARY OF SCHEDULES - AMENDED**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>1</b>	<b>580,000.00</b>		
B - Personal Property	<b>Yes</b>	<b>13</b>	<b>56,575.00</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>1</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>2</b>		<b>723,292.00</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>2</b>		<b>0.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>14</b>		<b>4,793,134.24</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			<b>9,037.55</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>9,175.00</b>
Total Number of Sheets of ALL Schedules		<b>38</b>			
Total Assets			<b>636,575.00</b>		
Total Liabilities				<b>5,516,426.24</b>	

Form 6 - Statistical Summary (12/07)

**United States Bankruptcy Court**  
**District of Nevada**

In re **Keen Ellsworth**,  
Debtor

Case No. **10-12736**

Chapter **7**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- ☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

**State the following:**

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

B6A (Official Form 6A) (12/07)

In re **Keen Ellsworth**Case No. **10-12736**

Debtor

**SCHEDULE A - REAL PROPERTY - AMENDED**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Single Family Home 5117 Missy Marie Lane Las Vegas, NV 89130	Joint tenant	-	580,000.00	657,112.00

Sub-Total > **580,000.00** (Total of this page)

Total > **580,000.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

B6B (Official Form 6B) (12/07)

In re **Keen Ellsworth**Case No. **10-12736**

Debtor

**SCHEDULE B - PERSONAL PROPERTY - AMENDED**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Wells Fargo Checking Account Ending 2210 Negative Balance</b>	-	<b>0.00</b>
		<b>Nevada State Bank Checking Account Ending</b>	-	<b>3,500.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Household Goods</b>	-	<b>3,500.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		<b>Wearing Apparel</b>	-	<b>350.00</b>
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.		<b>Smith &amp; Wesson 38 Special - Pistol</b>	-	<b>50.00</b>
		<b>38 Auto Keltec</b>	-	<b>25.00</b>
		<b>Sig Sauer 9mm</b>	-	<b>50.00</b>
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>Term Life Insurance Policy through Cordner Agency No Cash Value</b>	-	<b>0.00</b>

Sub-Total > **7,475.00**  
(Total of this page)

4 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Keen Ellsworth**Case No. **10-12736**

Debtor

**SCHEDULE B - PERSONAL PROPERTY - AMENDED**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	<b>X</b>			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		<b>50% beneficiary to Mammoth Trust</b>  <b>Trust owns Associated Printers and Copiers, LLC dba Laser World and no other assets</b>  <b>Laser World ceased operations in November 2009. Commercial storefront closed in November 2009 as well. Remaining Business assets consists of used office furniture valued at \$3,000 to \$4,000 in salvage value. Less than \$1,000 in AR. Laser World receives 15-20% commissions from providing 3rd party use of business leads for 12/2009 through 4/2011.</b>  <b>Laser World is subject to liabilities in an amount exceeding its total business assets and therefore the equity interest in this business is valued at \$0.</b>	-	<b>0.00</b>
		<b>Business License through City of Las Vegas Ellsworth, Moody, &amp; Bennion CHTD. 7881 W. Charleston Blve, Suite 210 Las Vegas, NV 89117</b>	-	<b>0.00</b>
		<b>Debtor's 25% interest in law firm</b>  <b>Attached to Schedule B is the Chapter 13 Field Audit Report which shows business bank account balance of \$47,401.06 as of 2/23/10. This company was otherwise comprised of office equipment and uncollectable AR's valued at under \$20,000 to \$30,000. This corporation was also subject to various lines of credit (such as \$100,000 LOC with Bank of Nevada, as well as business leases for rent and equipment). Accordingly, there is no equity in debtor's interest.</b>		

Sub-Total > **0.00**  
(Total of this page)

Sheet 1 of 4 continuation sheets attached  
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Keen Ellsworth**Case No. **10-12736**

Debtor

**SCHEDULE B - PERSONAL PROPERTY - AMENDED**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		<b>Business License through City of Las Vegas NOT PROPERTY OF BANKRUPTCY ESTATE</b>	-	<b>0.00</b>
		<b>50% owned by Debtor's non-filing spouse Runners Edge LLC dba Fleet Feet Sports 7591 W. Washington Ave. Las Vegas, NV 89128 No Cash Value</b>		
		<b>Ellsworth, Moody, Bennion &amp; Ericsson CHTD. St. George, UT</b>	-	<b>0.00</b>
		<b>Debtor' will acquire 25% in law firm. Law firm opened as of 1/1/2010. No assets since business recently opened.</b>		
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		<b>2009 Tax Returns</b>	-	<b>0.00</b>
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			

Sub-Total > **0.00**  
(Total of this page)

Sheet 2 of 4 continuation sheets attached  
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Keen Ellsworth**Case No. **10-12736**

Debtor

**SCHEDULE B - PERSONAL PROPERTY - AMENDED**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2002 GMC Sierra 2500 Approx. 120,000 miles</b>	-	<b>6,000.00</b>
		<b>1995 Ford 350 Econoline 23ft RV</b>	-	<b>2,500.00</b>
		<b>2009 Toyota Sequoia Approx. 15,000 miles</b>	-	<b>35,000.00</b>
		<b>2002 Mini Cooper Approx. 120,000 miles</b>	-	<b>3,000.00</b>
		<b>No property of the estate. Exempt vehicle owned by non-filing Spouse.</b>		
		<b>1996 Polaris 325 Quad</b>	-	<b>50.00</b>
		<b>Not in working condition</b>		
		<b>1996 Artic Cat Snowmobile</b>	-	<b>50.00</b>
		<b>Not in working Condition.</b>		
		<b>Used Trailer</b>	-	<b>2,000.00</b>
		<b>Used Trailer</b>	-	<b>500.00</b>
		<b>Owned F&amp;C; salvage value</b>		
26. Boats, motors, and accessories.	<b>X</b>			
27. Aircraft and accessories.	<b>X</b>			

Sub-Total > **49,100.00**  
(Total of this page)

Sheet **3** of **4** continuation sheets attached  
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Keen Ellsworth**Case No. **10-12736**

Debtor

**SCHEDULE B - PERSONAL PROPERTY - AMENDED**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
28. Office equipment, furnishings, and supplies.	<b>X</b>			
29. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
30. Inventory.	<b>X</b>			
31. Animals.	<b>X</b>			
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.	<b>X</b>			

Sub-Total > **0.00**  
(Total of this page)  
Total > **56,575.00**

(Report also on Summary of Schedules)

Sheet **4** of **4** continuation sheets attached  
to the Schedule of Personal Property



KATHLEEN A. LEAVITT

CHAPTER 13 BANKRUPTCY TRUSTEE

UNITED STATES BANKRUPTCY COURT

FOR THE DISTRICT OF NEVADA

201 Las Vegas Blvd. South, Suite 200 • Las Vegas, Nevada 89101

Telephone: (702) 853-0700 • Facsimile: (702) 853-0713

MEMORANDUM

TO: David Krieger, Esq. DATE: May 14, 2010  
Haines & Krieger, LLC  
1020 Garces Ave., #100  
Las Vegas, NV 89101

FROM: Mickey J. Bell, Paralegal

RE: Keen Ellsworth  
BK-S 10-12736 BAM

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Attached hereto is a copy of the Field Audit Report (without attachments/enclosures) which was prepared by Howard Forkos after performing a review of the above-referenced Debtor(s) business(es) known as “**Ellsworth, Moody & Bennion, Chtd.**” and “**Ellsworth, Moody, Bennion & Ericcson, Chtd.**”.

Should you have any questions or comments regarding this matter, please feel free to contact our in-house counsel, Sara E. Smith, Esq., at the telephone number indicated above, Ext. 711.

*[Processed Memo Only – 5/14/10 – MJB]*

Howard A. Forkos  
Business Case Consultant  
2512 Palmridge Dr.  
Las Vegas, NV. 89134  
(702) 658-1292

April 29, 2010

Kathleen A. Leavitt,  
Chapter 13 Standing Trustee  
201 Las Vegas Blvd. South  
Suite 200  
Las Vegas, NV. 89101

Re: Ellsworth, Keen  
Ellsworth, Moody, & Bennion, Chtd.  
Ellsworth, Moody, Bennion & Ericcson, Chtr.  
BK-S-10-12736 BAM

Sub.: Field Audit Report

Dear Ms. Leavitt;

On Tuesday, May 11, I met with the debtor and reviewed his business information.

**BUSINESS RECORDS:**

1. P & I report for the first three months of this year.
2. 2009 1120S business tax return.
3. 2009 1040 personal tax return.
4. Copies of business bank statements for 10/09 through 3/10.
5. Copies of personal bank statements for 11/09 through 2/10 (two accounts).
6. Recent payroll data for the debtor.
7. Business license data.
8. Payroll tax payment data.
9. Copies of loan modification documents.
10. Copies of reports from the Secretary of State's Office.

**BUSINESS HISTORY & BACKGROUND**

Mr. Ellsworth (K) has been practicing law in Las Vegas for over seventeen years. In early 1997, K had discussions with Charles Bennion and Todd Moody about forming a law firm. While both were interested, neither was able to leave the firms that they were at. Therefore, K set up his own new law firm called Ellsworth Chtr. in June of 1997. He said that it was funded with a loan of approximately \$30,000 that came from his personal lines of credit. In anticipation of Bennion and Moody joining him, K also set up a new entity called EMB Holdings, LLC in 6/97. This entity was never funded and remains dormant.

In August of 1997, Bennion joined the firm, and Moody finally joined the firm in August of 1998. At

that time, the name of the law firm was changed to Ellsworth, Moody, and Bennion Chtr. (EMB). Each partner owned approximately one third of the stock in this corporation. As noted below, a fourth partner was added in January of this year. K is presently receiving a net income of \$5,000 twice a month from EMB. This amount includes \$3,300 in salary plus a draw of \$1,700. Accordingly, his monthly net income from EMB is \$10,000.

Over the years K has been connected with several entities as noted bellow:

Millennial Lawn Maintenance, Inc. – During 1999, K set up and partially funded this lawn maintenance business to help out a neighbor's son. He said that the son was not able to operate the business, and it was subsequently closed in early 2000.

Heritage Schools, Inc. – This entity was set up many years ago to operate a charter school. K said that this business never went forward and is completely dormant.

El Capital, LLC – K said that he was involved in setting up this entity in 1999 for a client as a vehicle to lease out luxury vehicles. This business was never funded and is dormant.

Rancho Alegre, LLC – In 2005, K and his brother Dain (D) set up this entity to hold real property. The property was never transferred into Rancho Alegre and remains a dormant entity.

Although the data submitted to you by the debtor's attorneys indicate that he has an interest in Runners Edge, LLC d/b/a Fleet Feet Sports (FFS), K said that is not the case. His wife Delores is a runner and became involved in acquiring a FFS franchise. K said that she did all of the work to put this deal together and then approached James McNally to see if he would be interested in joining her and also funding this new venture. Delores and McNally set up a new business called Runners Edge, LLC in 2/07 with Delores owning 51% of the stock and McNally the remaining amount. K said that McNally took out a second mortgage on his home to have the \$100,000 needed to fund this new entity. He indicated that the enclosed report from the Secretary of State's office is in error as he is not a manager or an owner of FFS. He went on to say that he does provide legal services to them as needed. The day-to-day business is run by McNally. At 12/31/08, FFS had a deficit net worth of (\$172,039), indicating that it was insolvent. K said that he believes that FFS is still insolvent.

K told me that he had a client for approximately ten years called Laser World, Inc. (LW); K added that he was very familiar with this business. When Michael Friedman (F), the owner of LW, approached K and asked if he would be interested in purchasing the business, he thought it was a good idea. K set up a new entity in 11/06 called Associated Printers and Copiers, LLC (APC) that was owned by a family trust called Mammoth Trust. Mammoth Trust borrowed \$750,000 from the Bank of Nevada to fund part of the purchase price, and K personally guaranteed this loan. The balance of the purchase price of \$4,250,000 or \$3.5 million was to be carried by F. This debt was also personally guaranteed by K.

As part of the due diligence in making this large acquisition, K said that F had presented him with financials, indicating that LW was netting \$65,000 a month. The problem was that once K took over, he found original financial data left by F, which indicated that LW was actually losing \$20,000 per month. K decided to make a go of the business and hired a manager to help run it. He said that this business would have succeeded if the economy had remained strong and if there had

been a liberal lending market.

The purchase document between Mammoth Trust, K, and F contained a non-compete clause that indicated that if F should open up a new and similar business within several years, the note he agreed to accept would become null and void. In fact, K said that F set up a new and similar business and then proceeded to take away five of APC's largest clients. K said that rather than file suit against F for possible fraud and the violation of the non-compete clause, he decided to enforce the contract and stopped making any further payments to F. **While Schedule F contains a claim for \$3.5 million from the estate of F, they are not entitled to anything at all, and this claim needs to be disregarded according to K.**

The economy continued to decline during 2008 and 2009, and APC continued to lose money. There was no longer a market for the high-end copiers and printers they were selling and virtually no funds available to finance those purchases. In an effort to keep this business afloat, K went to some of the larger suppliers and agreed to personally guaranty all purchases by APC. In the end, K was forced to eliminate the staff and then close APC permanently in 11/09.

In the process of attempting to save APC, K exhausted all of his personal financial resources. He even fell behind on some of his home mortgage payments. Towards the latter part of 2009, K approached the creditors of APC to see if he could negotiate payout agreements and thus possibly salvage the business.

#### **REASON(s) FOR FILING FOR PROTECTION UNDER CHAPTER 13:**

When APC creditor Royal Imaging refused to accept any payout agreement and subsequently filed suit against K for non-payment on his guarantee, K decided to seek legal help.

#### **RELIEF SOUGHT FROM BANKRUPTCY PROCEEDING:**

1. Save his home and solidify the loan modification agreement with Wells Fargo (see below).
2. Have a second mortgage of \$74,514 with Suntrust Bank avoided as a secured debt.
3. Address \$20,778 in accrued credit card debts.
4. Address other unsecured debts of \$4,712,356 (see comments above).
5. Protect K from any possible future legal action that could be taken by those creditors of APC who hold personal guarantees.
6. Save his personal vehicles.

K indicated that APC went into a Chapter 7 bankruptcy proceeding this past March.

#### **LOAN MODIFICATION DATA**

K said that he personally entered into a loan modification dialogue with Wells Fargo Bank during September of last year. The deal according to K was that if he made the monthly payments of \$3,362 for November, December, and January in a timely fashion, Wells would capitalize the arrearages of \$14,130 and continue to accept monthly payments of \$3,362. As it now stands, Wells has not modified the loan and may have reneged on the agreement, according to K. I asked K if he was aware that his loan was an ARM that called for increased monthly payments after the

first ten years of the loan life, and he said he was not.

**K has no idea of the status of the loan modification with Wells Fargo and if an enforceable agreement exists; he is relying on attorney David Krieger to resolve this issue in full with Wells Fargo.**

**Please refer to my comments below.**

### **EQUIPMENT, INVENTORY, & VEHICLES**

All of the business and office equipment in EMB's possession are secured under a security agreement and UCC-1 to Bank of Nevada for a loan of approximately \$100,000 made to them some time ago. The UCC-1 also includes accounts receivables. The monthly payment on this loan is \$3,031, and EMB is current through April.

Materials and supplies are purchased by EMB's office manager as needed on both a cash and open-account basis.

EMB is leasing two copies from Marlin Leasing and a postage metering machine from Pitney Bows Global.

K owns a 2009 Toyota Sequoia that is financed through Toyota Motor Credit (this vehicle is operated by Mrs. Ellsworth). K also owns a 2002 GMC Series 2500 truck, a 2002 Mini Cooper, a 1999 Ford Econoline 350 motor home, a 1966 Polaris 325 Quad, a 1996 Arctic Cat snowmobile, and a 16' flatbed truck that are all free and clear of any liens.

K indicated that he co-signed on a loan to allow his parents to finance the purchase of a camper trailer through the Bank of George. He said that his parents are making all of the payments, which to the best of his knowledge are current.

### **REAL PROPERTY**

**Several years ago, K's brother D purchased a home at 4720 Creek Front Circle in Hatch, UT. D later asked K if he would like an interest in this home. He agreed to accept a 50% interest but indicated that no agreement was ever formalized. K is not sure if he might have been added to the mortgage on this home. He said that he was making 50% of the mortgage payments for a period of time. As it now stands, K believes that this home was surrendered to the secured lender earlier this year. It is not clear if he has any liability here.**

### **BUSINESS LOCATION**

EMB is located in the Acuity Financial Center at 7881 W. Charleston. They are renting a 4,600 square foot suite of offices on a month-to-month basis for \$6,200, which includes CAM and parking space charges. All rent payments are current.

K is also renting two storage sheds to house old records at the Maximum Security facility down the street from them.



**CHECKING ACCOUNT DATA & INFORMATION ON TRANSFERS, INSURANCE, & TAXES**

EMB has their business checking account # 6853 at Bank of Nevada, and this account had a balance of \$47,401.06 on February 23<sup>rd</sup>. I reviewed the check register for the period of 2/09 through 3/10 and found nothing to report.

K indicated that EMB presently has five corporate credit card accounts, and he believes that there may be small balances on each. He went on to say that they usually pay each card in full every other month.

K has a personal joint checking account # 1465 at Wells Fargo Bank that is inactive and had a zero balance as of February 23<sup>rd</sup>. K also has a joint checking account # 2126 at Nevada State Bank, and this account had a balance of \$2,492.45 on February 23<sup>rd</sup>. **K said that most of the checks issued on this account are done electronically, and he could not provide any information on the names of the payees. He said that he does not maintain a check register. As such, I cannot comment on the existence of possible 547 or 549 transfers.**

I was able to verify that the post-petition auto payments are current through April.

EMB has their fire/theft/liability business insurance and workman's comp coverage through American National Ins. While K said that EMB has malpractice coverage, he could not provide the name of the carrier. K's home and all vehicles are also insured through American National Ins. K has health insurance as provided by EMB. He said that he has a \$1 million term life insurance policy through American National Ins. and a \$500,000 universal life policy also with this carrier. K indicated that there were no loans outstanding on this policy.

I was able to verify that EMB is current in their payments of 940, 941, and ESD payroll-related tax liabilities. In addition, they do not have a state sales tax liability.

The daily bookkeeping for EMB is done in house on the EMB computer system. 1040 and 1120S tax returns are prepared by Ellsworth, Gilman, Johnson & Stout, CPAS. K had a \$14,153 refund for 2009 and will not need to make any 1040ES payments for this tax year.

**As noted above, K is netting \$10,000 a month from EMB.**

**INTERVIEW – KEEN ELLSWORTH**

- EMB is a local law firm that specializes in the practice of corporate business law including litigation when needed. The firm also does a limited amount of immigration work. Clients are local businesses, officers and owners of those businesses, and the general public.
- EMB is a sub. S corporation, operating on a cash accounting basis.
- Business hours are 8AM to 5PM Monday through Friday. They are closed on Saturday and Sunday.
- K said that EMB is not a seasonal business.

- All four partners are employees of EMB. EMB also employs two associates and a support staff of six.
- EMB bills out their services on an hourly basis, which can range from \$95 to \$305 per hour. Business clients are routinely asked to pay a retainer fee that runs from \$5,000 to \$10,000. Clients are billed at the end of each month on net thirty day terms of sale. K said that EMB has approximately \$150,000 in accounts receivables.
- Clients usually pay by check although EMB also accepts American Express, Master Card, and Visa credit cards.
- New business is generated via their web site, referrals, and repeat clients.
- For the year ending 12/31/09, EMB had revenues of \$1,380,154, expenses of \$1,163,283, and a net profit of \$217,871. For the first three months of this year, EMB had revenues of \$392,470, expenses of \$318,729, and a profit of \$73,741.
- In January of this year, EMB added a new partner named Thomas Ericsson, and each partner now owns a 25% ownership interest in EMB. EMB set up a new and separate entity called Ellsworth, Moody, Bennion & Ericsson, Chtr. in St. George, UT. in January. This entity is operated and funded by Ericsson according to K.

#### VALUATION OF EMB:

Because of the nature of law firms and the fact that each partner has his own clientele, I would not feel comfortable in attempting to set a value for EMB.

#### COMMENTS & OBSERVATIONS

Mr. Ellsworth appeared to be candid in answering my questions.

I asked K about the state's claim against him for \$40,999 in unpaid sales taxes owed for APC, and he acknowledged that this amount is correct. In addition, he believes that APC might owe as much as \$45,000 in payroll-related taxes as well. While K would be personally liable for these debts, he said that APC will be receiving a stream of revenue for the next ten months that he believes would be adequate to pay off these unpaid balances. Accordingly, he is anticipating that the Chapter 7 Trustee would be able to pay off those debts.

**In reviewing K's personal expenses, I noted that he was donating/tithing \$1,400 a month to his church. When I asked him about this, he said that he donates/tithes \$1,000 a month in cash and gives the church an additional \$400 a month to cover his son's expenses while he is on a mission in Brazil.**

The issue of a loan modification needs to be addressed here as well since there are a number of problems as follows:

1. The first mortgage holder has filed a claim for pre-petition arrearages of \$14,130 and a total claim for \$582,016. Since post-petition mortgage payments to be made by you are yet to be

determined, it is not clear if a post-petition claim will be filed by the lender. It is not clear if the modification will include these amounts. If not, they must be addressed in the plan.

2. The purported loan modification documents are enclosed, and they appear to only be a forbearance agreement. The language indicates that Wells might consider doing a modification but was under no obligation to do so. As such, it is not clear if a loan modification agreement has been actually agreed to.

3. The loan is an ARM, and it is not clear that in the process of doing the modification, the lender will convert it to a fixed loan.

4. If there is no loan modification agreement in place, then it must be determined who will actually do this work and what the fee will be. Additionally, it must be determined who will be paying this fee.

5. There is no guaranty that a loan modification will be successful.

### **FEASIBILITY**

**While the debtor has enough income to cover his expenses and current plan payments, there are some issues that preclude making this plan viable. If the Chapter 7 bankruptcy Trustee for APC is not successful in collecting sufficient funds to retire both the state sales tax and federal payroll-tax liabilities, K would then be liable for them, and they would need to be incorporated into a revised plan. It is too soon to determine what if anything K would be liable to pay at this point. Any large amounts due would have a detrimental affect on the existing plan.**

**In addition to the above, there remains the issue of the firm loan modification agreement and what the monthly payments would be under such an arrangement. Also at issue would be the matter of whether an agreement would incorporate pre-and-post-petition arrearages and allow a new loan to replace the present ARM. As there is no way to predict when and if such a modification would be in place, the debtor would not have a feasible or viable plan.**

"Sincerely,

*/S/ Howard A. Forkos*

Howard A. Forkos"



B6C (Official Form 6C) (12/07)

In re Keen EllsworthCase No. 10-12736

Debtor

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDED**

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)☒ 11 U.S.C. §522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b><u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u></b>			
Nevada State Bank	Nev. Rev. Stat. § 21.090(1)(g)	75%	3,500.00
Checking	Nev. Rev. Stat. § 21.090(1)(z)	875.00	
Account Ending			
<b><u>Household Goods and Furnishings</u></b>			
Household Goods	Nev. Rev. Stat. § 21.090(1)(b)	3,500.00	3,500.00
<b><u>Wearing Apparel</u></b>			
Wearing Apparel	Nev. Rev. Stat. § 21.090(1)(b)	350.00	350.00
<b><u>Firearms and Sports, Photographic and Other Hobby Equipment</u></b>			
Smith & Wesson 38 Special - Pistol	Nev. Rev. Stat. § 21.090(1)(i)	50.00	50.00
38 Auto Keltec	Nev. Rev. Stat. § 21.090(1)(i)	25.00	25.00
Sig Sauer 9mm	Nev. Rev. Stat. § 21.090(1)(i)	50.00	50.00
<b><u>Interests in Insurance Policies</u></b>			
Term Life Insurance Policy through Cordner Agency	Nev. Rev. Stat. § 21.090(1)(k)	0.00	0.00
No Cash Value			
<b><u>Automobiles, Trucks, Trailers, and Other Vehicles</u></b>			
2002 GMC Sierra 2500	Nev. Rev. Stat. § 21.090(1)(f)	6,000.00	6,000.00
Approx. 120,000 miles			
2002 Mini Cooper	Nev. Rev. Stat. § 21.090(1)(f)	3,000.00	3,000.00
Approx. 120,000 miles			
No property of the estate. Exempt vehicle owned by non-filing Spouse.			
Used Trailer	Nev. Rev. Stat. § 21.090(1)(z)	125.00	500.00
Owned F&C; salvage value			

Total:	<b>16,600.00</b>	<b>16,975.00</b>
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0 continuation sheets attached to Schedule of Property Claimed as Exempt

B6D (Official Form 6D) (12/07)

In re **Keen Ellsworth**Case No. **10-12736**

Debtor

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS - AMENDED**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. <b>xxxxx7700</b>  <b>Bank Of George</b>			<b>Opened 4/01/08 Last Active 11/02/09</b>  <b>Secured</b>					
			Value \$ <b>Unknown</b>				<b>7,380.00</b>	<b>7,380.00</b>
Account No.  <b>Bank of George</b> <b>9115 W. Russell Road</b> <b>Suite #110</b> <b>Las Vegas, NV 89148</b>			<b>PMSI</b>  <b>Used Trailer</b>					
			Value \$ <b>2,000.00</b>				<b>7,064.00</b>	<b>5,064.00</b>
Account No. <b>xxxxxxxxxxxx7614</b>  <b>Suntrust Bank</b> <b>Po Box 85052</b> <b>Richmond, VA 23285</b>			<b>Opened 5/01/07 Last Active 10/27/09</b>  <b>Second Mortgage to be avoided</b>  <b>Single Family Home</b> <b>5117 Missy Marie Lane</b> <b>Las Vegas, NV 89130</b>			<b>X</b>		
			Value \$ <b>580,000.00</b>				<b>75,096.00</b>	<b>75,096.00</b>
Account No. <b>xxxxxxxxxxxx0001</b>  <b>Toyota Motor Credit Company</b> <b>10040 North 25th Street Suite 200</b> <b>Phoenix, AZ 85021</b>			<b>Opened 1/01/09 Last Active 11/17/09</b>  <b>2009 Toyota Sequoia</b> <b>Approx. 15,000 miles</b>					
			Value \$ <b>35,000.00</b>				<b>51,736.00</b>	<b>16,736.00</b>
Subtotal (Total of this page)							<b>141,276.00</b>	<b>104,276.00</b>

1 continuation sheets attached

B6D (Official Form 6D) (12/07) - Cont.

In re **Keen Ellsworth**Case No. **10-12736**

Debtor

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS - AMENDED**

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. <b>xxxxxxxxx4702</b>			<b>Opened 12/01/06 Last Active 6/29/09</b>					
<b>Wells Fargo Hm Mortgag</b>			<b>First Mortgage</b>					
<b>8480 Stagecoach Cir</b>			<b>Single Family Home</b>					
<b>Frederick, MD 21701</b>		-	<b>5117 Missy Marie Lane</b>					
			<b>Las Vegas, NV 89130</b>					
			Value \$ <b>580,000.00</b>				<b>582,016.00</b>	<b>2,016.00</b>
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					

Sheet **1** of **1** continuation sheets attached to  
Schedule of Creditors Holding Secured ClaimsSubtotal  
(Total of this page)**582,016.00****2,016.00**Total  
(Report on Summary of Schedules)**723,292.00****106,292.00**

B6E (Official Form 6E) (12/07)

In re **Keen Ellsworth**Case No. **10-12736**

Debtor

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS - AMENDED**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (12/07) - Cont.

In re Keen EllsworthCase No. 10-12736

Debtor

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS - AMENDED**

(Continuation Sheet)

**Taxes and Certain Other Debts  
Owed to Governmental Units**

## TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No.			Personally guanteed business debt of an active corporation. Not part of 11 USC 109(e) debt limit analysis.	X	X	X	0.00	
IRS PO Box 21126 Insolvency Philadelphia, PA 19114-0326	-							0.00
Account No. xxxxxx5967			Personally guanteed business debt of an active corporation. Not part of 11 USC 109(e) debt limit analysis.	X	X	X	0.00	
State of Nevada 1550 College Pkwy Suite 115 Carson City, NV 89706-7937	-							0.00
Account No.								
Account No.								
Account No.								
Account No.								
Subtotal							0.00	0.00
(Total of this page)							0.00	0.00
Total							0.00	0.00
(Report on Summary of Schedules)							0.00	0.00

Sheet 1 of 1 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

B6F (Official Form 6F) (12/07)

In re **Keen Ellsworth**Case No. **10-12736**

Debtor

## AMENDED SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>xxxxx9801</b>  <b>Allied Collection Serv</b> <b>3080 S Durango Dr Ste 20</b> <b>Las Vegas, NV 89117</b>	-	Opened 9/01/04 Last Active 11/15/05 CollectionAttorney Desert Radiologists				0.00
Account No. <b>xxxxx3401</b>  <b>Allied Collection Serv</b> <b>3080 S Durango Dr Ste 20</b> <b>Las Vegas, NV 89117</b>	-	Opened 11/01/07 Last Active 1/15/08 CollectionAttorney Wassim Madi Md- Trauma				0.00
Account No. <b>xxxxxxxxxx0075</b>  <b>Americn Strl</b> <b>535 S. Sterling</b> <b>Sugar Creek, MO 64054</b>	-	Opened 12/21/06 Last Active 1/11/07 RealEstateSpecificTypeUnknown				0.00
Account No. <b>xxxxxxxxxxxxxx0000</b>  <b>Amo Recoveries</b> <b>Attn: Bankruptcy</b> <b>Po Box 8005</b> <b>Cleveland, TN 37327</b>	-	Opened 8/01/09 CollectionAttorney Sheridan Healthcare Of Nevada				339.00
Subtotal (Total of this page)						<b>339.00</b>

13 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Keen Ellsworth**Case No. **10-12736**

Debtor

**AMENDED**  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xxxxxxxxxxx0745</b>  <b>Associated Recovery Systems</b> <b>P.O. Box 469046</b> <b>Escondido, CA 92046</b>	-					<b>0.00</b>
Account No. <b>xxxxxxxx7009</b>  <b>Bac / Fleet Bankcard</b> <b>Po Box 26012</b> <b>Greensboro, NC 27420</b>	-	<b>Opened 6/01/91 Last Active 10/01/01</b> <b>CreditCard</b>				<b>0.00</b>
Account No. <b>79</b>  <b>Bank Of America</b> <b>4060 Ogletown/Stanton Rd</b> <b>Newark, DE 19713</b>	-	<b>Opened 7/01/02 Last Active 8/31/05</b> <b>CheckCreditOrLineOfCredit</b>				<b>0.00</b>
Account No. <b>xxxxxxxx0011</b>  <b>Bank of America</b> <b>Attn: Bankruptcy Dept NC4-105-03-14</b> <b>Po Box 26012</b> <b>Greensboro, NC 27420</b>	-	<b>Opened 5/01/94 Last Active 5/04/99</b> <b>CreditCard</b>				<b>0.00</b>
Account No. <b>xxxx-xxxx-xxxx-5981</b>  <b>Bank of Nevada</b> <b>P.O. Box 98809</b> <b>Las Vegas, NV 89193</b>	-	<b>Personally guanteed business debt of an</b> <b>active corporation. Not part of of 11 USC</b> <b>109(e) debt limit analysis.</b>	<b>X</b>	<b>X</b>		<b>23,484.50</b>
Sheet no. <u>1</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) <b>23,484.50</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Keen Ellsworth**Case No. **10-12736**

Debtor

**AMENDED**  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xxxxx3083</b>  <b>Bank of Nevada</b> <b>Centennial Hills Regional Office</b> <b>8505 West Centennial Regional Office</b> <b>Las Vegas, NV 89149</b>	-	<b>Personally guaranteed business debt of an active corporation. Not part of 11 USC 109(e) debt limit analysis.</b>	<b>X</b>	<b>X</b>		<b>100,000.00</b>
Account No. <b>xxxxx3143</b>  <b>Bank of Nevada</b> <b>Centennial Hills Regional Office</b> <b>8505 West Centennial Regional Office</b> <b>Las Vegas, NV 89149</b>	-	<b>Personally guaranteed business debt of an active corporation. Not part of 11 USC 109(e) debt limit analysis.</b>	<b>X</b>	<b>X</b>		<b>578,000.00</b>
Account No. <b>xxxxxxxxxxx3843</b>  <b>Bank One</b> <b>Po Box 71</b> <b>Phoenix, AZ 85001</b>	-	<b>Opened 8/01/00 Last Active 8/01/01 CreditLineSecured</b>				<b>0.00</b>
Account No. <b>xxxxxxxxx4460</b>  <b>Bank One/Chase</b> <b>8333 Ridgepoint Dr</b> <b>Irving, TX 75063</b>	-	<b>Opened 4/01/05 Last Active 12/26/06 CreditLineSecured</b>				<b>0.00</b>
Account No.  <b>Buffalo Washington III, LLC</b> <b>d/b/a Longford Shoppes at Summerlin Pkwy</b> <b>3077 E. Warm Springs Road</b> <b>Las Vegas, NV 89120</b>	-					<b>0.00</b>
Sheet no. <b>2</b> of <b>13</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>678,000.00</b>



B6F (Official Form 6F) (12/07) - Cont.

In re **Keen Ellsworth**Case No. **10-12736**

Debtor

**AMENDED**  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>xx-xxxx8560</b>  <b>CBCS</b> <b>PO Box 163250</b> <b>Columbus, OH 43216-3250</b>	-					<b>0.00</b>
Account No.  <b>Centennial Hills Hospital</b> <b>P.O. Box 31001-0827</b> <b>Pasadena, CA 91110-0827</b>	-					<b>0.00</b>
Account No. <b>xxxxxxxx2915</b>  <b>Chase</b> <b>201 N. Central Ave Floor 11</b> <b>Phoenix, AZ 85004</b>	-	<b>Opened 6/01/03 Last Active 9/30/05</b> <b>Automobile</b>				<b>0.00</b>
Account No. <b>xxxxxxx7147</b>  <b>Chase Auto</b> <b>Po Box 29555</b> <b>Phoenix, AZ 85038</b>	-	<b>Opened 9/01/99 Last Active 6/01/03</b> <b>Lease</b>				<b>0.00</b>
Account No. <b>xxxxxxxxxxxx0745</b>  <b>Citibank Usa</b> <b>Attn.: Centralized Bankruptcy</b> <b>Po Box 20507</b> <b>Kansas City, MO 64195</b>	-	<b>Opened 4/01/07 Last Active 1/07/09</b> <b>Personally guanteed business debt of an</b> <b>active corporation. Not part of of 11 USC</b> <b>109(e) debt limit analysis.</b>	<b>X</b>	<b>X</b>		<b>8,161.00</b>
Sheet no. <b>3</b> of <b>13</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) <b>8,161.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Keen Ellsworth**Case No. **10-12736**

Debtor

**AMENDED**  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxx3051		-	Opened 8/01/99 ChargeAccount				0.00
Citifinancial Retail Services Po Box 140489 Irving, TX 75014							
Account No. xxxxxxxx7207		-	Opened 4/01/05 Last Active 3/16/06 ChargeAccount				0.00
Citifinancial Retail Services Po Box 140489 Irving, TX 75014							
Account No. xx7074		-	Opened 7/01/01 Last Active 9/01/01 CreditCard				0.00
Cmmnty 1 Fcu 2699 N. Tenaya Way Las Vegas, NV 89128							
Account No. xxxxxx0023		-	Opened 7/01/01 Last Active 11/01/02 Secured				0.00
Community One Fcu 2699 N. Tenaya Way Las Vegas, NV 89128							
Account No. xxxx5-000		-	Personally guanteed business debt of an active corporation. Not part of of 11 USC 109(e) debt limit analysis.	X	X		83,695.00
Copystar 225 Sand Road Fairfield, NJ 07004-0008							
Sheet no. 4 of 13 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							83,695.00
Subtotal (Total of this page)							83,695.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Keen Ellsworth**Case No. **10-12736**

Debtor

**AMENDED**  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. xxxxxxxx2005  Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850	-	Opened 5/01/89 Last Active 1/01/09 CreditCard				0.00
Account No.  Doughlas Mecham 7881 W. Charleston Blvd. Suite #210 Las Vegas, NV 89117	-	Personally guanteed business debt of an active corporation. Not part of of 11 USC 109(e) debt limit analysis.	X	X	X	71,700.00
Account No.  Estate of Michael K. Friedman P.O. Box 33328 RE: Micry, LLC Las Vegas, NV 89133	-	Personally guanteed business debt of an active corporation. Not part of of 11 USC 109(e) debt limit analysis.	X	X	X	3,500,000.00
Account No. xxxxxxxx2186  First National Bank Credit Card Center Attention: Bankruptcy Department Po Box 3331 Stop Code 3105 Omaha, NE 68103	-	Opened 9/01/04 Last Active 1/03/07 CreditCard				0.00
Account No. xxxxxxxxxxxx9245  First National Bank Credit Card Center Attention: Bankruptcy Department Po Box 3331 Stop Code 3105 Omaha, NE 68103	-	Opened 9/01/04 Last Active 8/24/07 CreditCard				0.00
Sheet no. <u>5</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>3,571,700.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Keen Ellsworth**Case No. **10-12736**

Debtor

**AMENDED**  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xxxxxxxx7043</b>  <b>G M A C</b> <b>P O Box 380901</b> <b>Bloomington, MN 55438</b>	-	<b>Opened 10/01/02 Last Active 10/18/07</b> <b>Automobile</b>				<b>0.00</b>
Account No. <b>xxxxxxxx0805</b>  <b>G M A C</b> <b>P O Box 380901</b> <b>Bloomington, MN 55438</b>	-	<b>Opened 3/01/98 Last Active 1/01/02</b> <b>Lease</b>				<b>0.00</b>
Account No. <b>xxxxxxxx1581</b>  <b>GEMB / Old Navy</b> <b>Attention: Bankruptcy</b> <b>Po Box 103106</b> <b>Roswell, GA 30076</b>	-	<b>Opened 7/01/04 Last Active 5/09/05</b> <b>ChargeAccount</b>				<b>0.00</b>
Account No. <b>xxxxxxxx0600</b>  <b>Gemb/bass Pro</b> <b>Po Box 981439</b> <b>El Paso, TX 79998</b>	-	<b>Opened 7/22/08 Last Active 1/07/09</b> <b>ChargeAccount</b>				<b>0.00</b>
Account No. <b>xxxxxxxx1826</b>  <b>Gemb/dillards</b> <b>Po Box 981432</b> <b>El Paso, TX 79998</b>	-	<b>Opened 10/01/98 Last Active 10/05/08</b> <b>ChargeAccount</b>				<b>0.00</b>
Sheet no. <u>6</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>0.00</b>
Subtotal (Total of this page)						<b>0.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Keen Ellsworth**Case No. **10-12736**

Debtor

**AMENDED**  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B I T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>x2017</b>  <b>Gemb/jcp</b> <b>Attention: Bankruptcy</b> <b>Po Box 103106</b> <b>Roswell, GA 30076</b>	-	<b>Opened 6/12/00 Last Active 12/03/00</b> <b>ChargeAccount</b>				<b>0.00</b>
Account No. <b>xxxxxxxx2959</b>  <b>Gemb/ultimate Electron</b> <b>Po Box 981439</b> <b>El Paso, TX 79998</b>	-	<b>Opened 4/10/05 Last Active 5/10/05</b> <b>ChargeAccount</b>				<b>0.00</b>
Account No.  <b>Gerrard Cox &amp; Larsen</b> <b>2450 Saint Rose Parkway, Ste 200</b> <b>Henderson, NV 89074</b>	-					<b>0.00</b>
Account No. <b>xxxxxx3496</b>  <b>GMAC Mortgage</b> <b>P.O. Box 791135</b> <b>Phoenix, AZ 85062-9135</b>	-	<b>PROPERTY SURRENDERED PRE-PETITION</b> <b>Single Family Home</b> <b>4720 W. Creek Front Circle</b> <b>Hatch, UT 84759</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>Unknown</b>
Account No. <b>xx1172</b>  <b>Great American Leasing Corp.</b> <b>P.O. Box 660831</b> <b>Suite 800</b> <b>Dallas, TX 75266-0831</b>	-	<b>Personally guanteed business debt of an</b> <b>active corporation. Not part of of 11 USC</b> <b>109(e) debt limit analysis.</b>	<b>X</b>	<b>X</b>		<b>10,853.00</b>
Sheet no. <u>7</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) <b>10,853.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Keen Ellsworth**Case No. **10-12736**

Debtor

**AMENDED**  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.  <b>Henry B. Soloway 1350 Town Center Drive Las Vegas, NV 89144</b>	-	<b>Personally guanteed business debt of an active corporation. Not part of of 11 USC 109(e) debt limit analysis.</b>	<b>X</b>	<b>X</b>		<b>125,000.00</b>
Account No. xxxxxxxxxxxx3629  <b>Hsbc/polars Pob 978 Wood Dale, IL 60191</b>	-	<b>Opened 7/05/03 Last Active 10/23/03 ChargeAccount</b>				<b>0.00</b>
Account No. xxxxxxxxxxxx6526  <b>Indymac Bank 7700 W Parmer Ln Bldg D 2nd Floor Austin, TX 78729</b>	-	<b>Opened 11/01/02 Last Active 12/05/06 ConventionalRealEstateMortgage</b>				<b>0.00</b>
Account No.  <b>Kramer &amp; Associates P.O. Box #500 Westwood, NJ 07675</b>	-					<b>0.00</b>
Account No.  <b>Law Office of Brian D. Shapiro, a Nevada 411 E. Bonneville Ave., Suite 300 Las Vegas, NV 89101</b>	-					<b>0.00</b>
Sheet no. <u>8</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>125,000.00</b>
Subtotal (Total of this page)						<b>125,000.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Keen Ellsworth**Case No. **10-12736**

Debtor

**AMENDED**  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xxxxxxxx9163</b>  <b>Lowes / MBGA</b> <b>Attention: Bankruptcy Department</b> <b>Po Box 103106</b> <b>Roswell, GA 30076</b>	-	<b>Opened 2/26/06 Last Active 7/16/09</b> <b>ChargeAccount</b>				<b>0.00</b>
Account No.  <b>Martin Warburton</b> <b>5412 Doc Holliday Ave.,</b> <b>Las Vegas, NV 89130</b>	-	<b>Personally guanteed business debt of an</b> <b>active corporation. Not part of of 11 USC</b> <b>109(e) debt limit analysis.</b>	<b>X</b>	<b>X</b>		<b>25,000.00</b>
Account No. <b>xxxxx9166</b>  <b>Nco Financial Systems</b> <b>507 Prudential Rd</b> <b>Horsham, PA 19044</b>	-	<b>Sprint</b>				<b>377.00</b>
Account No. <b>xxxxxxxxxxxxx5036</b>  <b>Nevada State Bank</b> <b>2185 S 3270 W</b> <b>Salt Lake City, UT 84119</b>	-	<b>Opened 6/01/00 Last Active 9/01/00</b> <b>CreditLineSecured</b>				<b>0.00</b>
Account No. <b>xxxx2126</b>  <b>Nevada State Bank</b> <b>2185 S 3270 W</b> <b>Salt Lake City, UT 84119</b>	-	<b>Opened 6/01/93 Last Active 4/10/09</b> <b>CheckCreditOrLineOfCredit</b>				<b>0.00</b>
Sheet no. <b>9</b> of <b>13</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>25,377.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Keen Ellsworth**Case No. **10-12736**

Debtor

**AMENDED**  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
<b>Radiological Associates PO BOX 160008 Sacramento, CA 95816-0008</b>	-					<b>0.00</b>
Account No.						
<b>Rex Kelsey 5412 Doc Holliday Ave. Las Vegas, NV 89130</b>	-	<b>Personally guanteed business debt of an active corporation. Not part of of 11 USC 109(e) debt limit analysis.</b>	<b>X</b>	<b>X</b>		<b>25,000.00</b>
Account No.						
<b>Royal Imaging International 8936 Conanche Ave Chatsworth, CA 91311</b>	-	<b>Personally guanteed business debt of an active corporation. Not part of of 11 USC 109(e) debt limit analysis.</b>	<b>X</b>	<b>X</b>		<b>190,000.00</b>
Account No. xxxxxxxxxxx0001						
<b>Sallie Mae 11100 Usa Parkway Fishers, IN 46037</b>	-	<b>Opened 11/01/93 Last Active 6/08/06 Educational</b>				<b>0.00</b>
Account No. xxxxxxxxxxx1016						
<b>Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444</b>	-	<b>Opened 11/01/93 Last Active 12/01/02 Educational</b>				<b>0.00</b>
Sheet no. <u>10</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>215,000.00</b>



B6F (Official Form 6F) (12/07) - Cont.

In re **Keen Ellsworth**Case No. **10-12736**

Debtor

**AMENDED**  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
<b>Santoro, Driggs, Walch, Kearny</b> <b>400 S Fourth St 3rd Floor</b> <b>Las Vegas, NV 89101</b>	-					<b>0.00</b>
Account No. xxxxxxxxxxxx2026						
<b>Sears/cbsd</b> <b>8725 W Sahara Ave</b> <b>The Lakes, NV 89163</b>	-	Opened 1/01/96 Last Active 5/01/01 CreditCard				<b>0.00</b>
Account No. xxxx8282						
<b>Sears/cbsd</b> <b>701 East 60th St N</b> <b>Sioux Falls, SD 57117</b>	-	Opened 9/01/93 Last Active 3/01/01 ChargeAccount				<b>0.00</b>
Account No.						
<b>Shadow Emergency Physicians</b> <b>PO Box 13917</b> <b>Philadelphia, PA 19101</b>	-					<b>0.00</b>
Account No. xx1232						
<b>Sharp Electronics Corp</b> <b>One Sharp Plaza</b> <b>Mahwah, NJ 07495-1163</b>	-	Personally guanteed business debt of an active corporation. Not part of of 11 USC 109(e) debt limit analysis.	X	X		<b>5,712.74</b>
Sheet no. <u>11</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>5,712.74</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Keen Ellsworth**Case No. **10-12736**

Debtor

**AMENDED**  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>xxxxxxxx1012</b>  <b>Student Loan Mkt Assn</b> <b>2000 Bluffs Dr</b> <b>Lawrence, KS 66044</b>	-	<b>Opened 11/01/93 Last Active 2/01/00</b> <b>Educational</b>				<b>0.00</b>
Account No.  <b>Tom Freemal</b> <b>5412 Doc Holliday Ave.</b> <b>Las Vegas, NV 89130</b>	-	<b>Personally guanteed business debt of an</b> <b>active corporation. Not part of of 11 USC</b> <b>109(e) debt limit analysis.</b>	<b>X</b>	<b>X</b>		<b>25,000.00</b>
Account No. <b>xxxxxxxx0084</b>  <b>Unvl/citi</b> <b>Attn.: Centralized Bankruptcy</b> <b>Po Box 20507</b> <b>Kansas City, MO 64195</b>	-	<b>Opened 6/01/90 Last Active 3/05/01</b> <b>CreditCard</b>				<b>0.00</b>
Account No. <b>xxxxx3424</b>  <b>Us Bank</b> <b>Po Box 5227</b> <b>Cincinnati, OH 45201</b>	-	<b>Opened 9/01/05 Last Active 1/20/09</b> <b>Automobile</b>				<b>0.00</b>
Account No. <b>xxxxxxxxxxxx0001</b>  <b>Wells Fargo</b> <b>Po Box 60510</b> <b>Los Angeles, CA 90060</b>	-	<b>Opened 7/01/96 Last Active 6/19/08</b> <b>Automobile</b>				<b>0.00</b>
Sheet no. <b>12</b> of <b>13</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) <b>25,000.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Keen Ellsworth**Case No. **10-12736**

Debtor

**AMENDED**  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xxxxxxxx0400</b>  <b>Wells Fargo Bank</b> <b>Po Box 10438</b> <b>Des Moines, IA 50306</b>	-	<b>Opened 7/01/96 Last Active 11/16/09</b> <b>CheckCreditOrLineOfCredit</b>				<b>34.00</b>
Account No. <b>xxxxxxxxxxxx0001</b>  <b>Wells Fargo Bank Nv Na</b> <b>Po Box 31557</b> <b>Billings, MT 59107</b>	-	<b>Opened 11/04/03 Last Active 5/01/05</b> <b>CreditLineSecured</b>				<b>0.00</b>
Account No. <b>xxxxxxxx9001</b>  <b>Wells Fargo Card Ser</b> <b>Po Box 5058</b> <b>Portland, OR 97208</b>	-	<b>Opened 4/01/97 Last Active 11/23/09</b> <b>Personally guanteed business debt of an</b> <b>active corporation. Not part of of 11 USC</b> <b>109(e) debt limit analysis.</b>	<b>X</b>	<b>X</b>		<b>20,778.00</b>
Account No. <b>xxxxxxxx2204</b>  <b>Zions Bank/dovenmuehle</b> <b>2200 South 3270 West</b> <b>West Valley, UT 84119</b>	-	<b>Opened 5/01/00 Last Active 12/01/02</b> <b>ConventionalRealEstateMortgage</b>				<b>0.00</b>
Account No. <b>xxxxxxxxxxxx4649</b>  <b>Zions Managment Srv C</b> <b>2185 S 3270 W</b> <b>Salt Lake City, UT 84119</b>	-	<b>Opened 2/01/88 Last Active 12/01/99</b> <b>CreditCard</b>				<b>0.00</b>
Sheet no. <b>13</b> of <b>13</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page)  <b>20,812.00</b>
(Report on Summary of Schedules)						<b>Total</b> <b>4,793,134.24</b>

B6G (Official Form 6G) (12/07)

In re Keen EllsworthCase No. 10-12736

Debtor

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES - AMENDED**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
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B6H (Official Form 6H) (12/07)

In re **Keen Ellsworth**Case No. **10-12736**

Debtor

**SCHEDULE H - CODEBTORS - AMENDED**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

0

continuation sheets attached to Schedule of Codebtors

B6I (Official Form 6I) (12/07)

In re **Keen Ellsworth**Case No. **10-12736**

Debtor(s)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) - AMENDED**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:  <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): <b>Daughter</b> <b>Daughter</b> <b>Son</b> <b>Daughter</b> <b>Daughter</b>	AGE(S): <b>10 years</b> <b>13 years</b> <b>14 years</b> <b>17 years</b> <b>5 years</b>
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation	<b>Shareholder</b>	<b>Homemaker</b>
Name of Employer	<b>Ellsworth, Moody &amp; Bennion</b>	<b>n/a</b>
How long employed	<b>12 years</b>	
Address of Employer	<b>7881 W. Charleston, Ste 110 Las Vegas, NV 89117</b>	

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)

2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ <b>11,322.96</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
<b>\$ 11,322.96</b>	<b>\$ 0.00</b>

3. SUBTOTAL

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify): **Medicare/Soc. Sec. Withholdings (8.5%)**

\$ <b>1,322.96</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>962.45</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>

5. SUBTOTAL OF PAYROLL DEDUCTIONS

6. TOTAL NET MONTHLY TAKE HOME PAY

<b>\$ 2,285.41</b>	<b>\$ 0.00</b>
<b>\$ 9,037.55</b>	<b>\$ 0.00</b>

7. Regular income from operation of business or profession or farm (Attach detailed statement)

8. Income from real property

9. Interest and dividends

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

11. Social security or government assistance

(Specify):

\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>

12. Pension or retirement income

13. Other monthly income

(Specify):

<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>\$ 9,037.55</b>	<b>\$ 0.00</b>
<b>\$ 9,037.55</b>	

14. SUBTOTAL OF LINES 7 THROUGH 13

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Case No. **10-12736**

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) -  
AMENDED**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	3,400.00
a.	Are real estate taxes included?	Yes <u>X</u> No _____	
b.	Is property insurance included?	Yes <u>X</u> No _____	
2. Utilities:	a. Electricity and heating fuel	\$	300.00
	b. Water and sewer	\$	120.00
	c. Telephone	\$	0.00
	d. Other See Detailed Expense Attachment	\$	400.00
3.	Home maintenance (repairs and upkeep)	\$	95.00
4.	Food	\$	995.00
5.	Clothing	\$	375.00
6.	Laundry and dry cleaning	\$	75.00
7.	Medical and dental expenses	\$	60.00
8.	Transportation (not including car payments)	\$	495.00
9.	Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	195.00
10.	Charitable contributions	\$	1,000.00
11.	Insurance (not deducted from wages or included in home mortgage payments)		
	a. Homeowner's or renter's	\$	0.00
	b. Life	\$	190.00
	c. Health	\$	0.00
	d. Auto	\$	400.00
	e. Other	\$	0.00
12.	Taxes (not deducted from wages or included in home mortgage payments) (Specify)	\$	0.00
13.	Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
	a. Auto	\$	950.00
	b. Other HOA	\$	125.00
	c. Other	\$	0.00
14.	Alimony, maintenance, and support paid to others	\$	0.00
15.	Payments for support of additional dependents not living at your home	\$	0.00
16.	Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17.	Other	\$	0.00
	Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$	9,175.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:			
20. STATEMENT OF MONTHLY NET INCOME			
a.	Average monthly income from Line 15 of Schedule I	\$	9,037.55
b.	Average monthly expenses from Line 18 above	\$	9,175.00
c.	Monthly net income (a. minus b.)	\$	-137.45

B6J (Official Form 6J) (12/07)

In re **Keen Ellsworth**Case No. **10-12736**

Debtor(s)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED**  
**Detailed Expense Attachment**

**Other Utility Expenditures:**

<b>Cable/Internet/Phone</b>	\$	<b>150.00</b>
<b>Cell Phone</b>	\$	<b>250.00</b>
<b>Total Other Utility Expenditures</b>	\$	<b>400.00</b>



B6 Declaration (Official Form 6 - Declaration). (12/07)

**United States Bankruptcy Court  
District of Nevada**In re **Keen Ellsworth**

Debtor(s)

Case No. **10-12736**Chapter **7****DECLARATION CONCERNING DEBTOR'S SCHEDULES - AMENDED**

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **40** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **May 27, 2010**Signature **/s/ Keen Ellsworth****Keen Ellsworth**

Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

B7 (Official Form 7) (12/07)

**United States Bankruptcy Court  
District of Nevada**

In re **Keen Ellsworth**

Debtor(s)

Case No. **10-12736**Chapter **7**

**STATEMENT OF FINANCIAL AFFAIRS - AMENDED**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

*DEFINITIONS*

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

**1. Income from employment or operation of business**

None

☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

**2. Income other than from employment or operation of business**

None

☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

**3. Payments to creditors**

None

**Complete a. or b., as appropriate, and c.**

■

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None

■

b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None

■

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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**4. Suits and administrative proceedings, executions, garnishments and attachments**

None

□

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Royal Office Supplies, Inc vs Associated Printers and Copiers, LLC dba Laser Work, Keen I. Ellsworth, Dain E. Ellsworth A60486	Collection	District Court, Clark County, Nevada	Pending
Bank of Nevada vs. Associated Printers and Copiers, LLC, Mammoth Trust, Dain Ellsworth, Keen Ellsworth A-10-60715C	Collections	District Court Clark County, Nevada	Pending

None

■

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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**5. Repossessions, foreclosures and returns**

- None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
<b>GMAC Mortgage P.O. Box 791135 Phoenix, AZ 85062-9135</b>	<b>2010</b>	<b>PROPERTY SURRENDERED Single Family Home 4720 W. Creek Front Circle Hatch, UT 84759</b>

**6. Assignments and receiverships**

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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**7. Gifts**

- None ☐ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
<b>Church of Jesus Christ of Latter Day Sai</b>	<b>Tithing</b>	<b>\$1,400</b>	<b>Monthly Tithing \$1,400 per month</b>

**8. Losses**

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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**9. Payments related to debt counseling or bankruptcy**

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>HAINES &amp; KRIEGER, LLC</b> <b>1020 Garces Ave.</b> <b>Suite 100</b> <b>Las Vegas, NV 89101</b>	<b>na</b>	<b>\$0. All fees to be paid through plan</b>

**10. Other transfers**

- None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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**11. Closed financial accounts**

- None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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**12. Safe deposit boxes**

- None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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**13. Setoffs**

- None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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**14. Property held for another person**

None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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**15. Prior address of debtor**

None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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**16. Spouses and Former Spouses**

None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME
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**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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**18 . Nature, location and name of business**

None

- ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Ellsworth, Moody & Bennion	5544	7881 W. Charleston Blvd, Ste 210 Las Vegas, NV 89117	Law Firm	1998 - current
Associated Printers and Copiers LLC	7664	4405 W. Sunset Road Las Vegas, NV 89118	Copy Machine Sales	11/2006 - 11/2009
Ellsworth, Moody, Bennion & Ericsson, CH		St. George, UT	Law Firm	1/2010

None

- ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

**19. Books, records and financial statements**

None

- ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
Cindy Pittesenber 7881 W. Charleston Ave., Las Vegas, NV 89117	Daily Books 1999 - current
Michael Smith 4405 W. Sunset Road Las Vegas, NV 89118	Law Firm Books Daily Books 2006 - 2009
Debtor does daily books for Fleet Sports	Associated Copiers Daily Books 2006 - current

## NAME AND ADDRESS

**Dain Ellsworth**  
**7881 W. Charleston, Suite 110**  
**Las Vegas, NV 89118**

**Doug Meecham**  
**7881 W. Charleston Ave., Suite 210**  
**Las Vegas, NV 89117**

## DATES SERVICES RENDERED

**Yearly Taxes for Law firm and**  
**Associated Printers from inception**

**Yearly Taxes for Fleet Feet**

- None ☒ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

## NAME

## ADDRESS

## DATES SERVICES RENDERED

- None ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

## NAME

## ADDRESS

- None ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

## NAME AND ADDRESS

## DATE ISSUED

**20. Inventories**

- None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

## DATE OF INVENTORY

## INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY  
(Specify cost, market or other basis)

- None ☒ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

## DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY  
RECORDS**21 . Current Partners, Officers, Directors and Shareholders**

- None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

## NAME AND ADDRESS

## NATURE OF INTEREST

## PERCENTAGE OF INTEREST

**Todd Moody**  
**7881 W. Charleston Ave., 210**  
**Las Vegas, NV 89117**

**Shareholder**

**25%**

**Charles Bennion**  
**7881 W. Charleston Ave., Suite 210**  
**Las Vegas, NV 89117**

**Shareholder**

**25%**

**Thomas Ericsson**  
**7881 W. Charleston Ave., Suite 210**  
**Las Vegas, NV 89117**

**Shareholder**

**25%**

**Dain Ellsworth**  
**4405 W. Sunset**  
**Las Vegas, NV 89118**

**Co-Beneficiary**

**50%**



- None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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#### 22 . Former partners, officers, directors and shareholders

- None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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- None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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#### 23 . Withdrawals from a partnership or distributions by a corporation

- None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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#### 24. Tax Consolidation Group.

- None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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#### 25. Pension Funds.

- None ☐ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
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### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date May 27, 2010

Signature /s/ Keen Ellsworth  
**Keen Ellsworth**  
 Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

B8 (Form 8) (12/08)

**United States Bankruptcy Court**  
**District of Nevada**

In re **Keen Ellsworth**

Debtor(s)

Case No. **10-12736**Chapter **7**

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION - AMENDED**

**PART A** - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
<b>Creditor's Name:</b> <b>-NONE-</b>	<b>Describe Property Securing Debt:</b>
Property will be (check one): <input type="checkbox"/> Surrendered <span style="margin-left: 150px;"><input type="checkbox"/> Retained</span>	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <span style="margin-left: 150px;"><input type="checkbox"/> Not claimed as exempt</span>	

**PART B** - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
<b>Lessor's Name:</b> <b>-NONE-</b>	<b>Describe Leased Property:</b>	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <span style="margin-left: 50px;"><input type="checkbox"/> NO</span>

**I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.**

Date **May 27, 2010**Signature **/s/ Keen Ellsworth****Keen Ellsworth**

Debtor